

In re:  
Terry A. Frederick  
Maia Frederick  
Debtor(s)

Case No. 16-10507-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Oct 19, 2020

User: Keith  
Form ID: 138NEW

Page 1 of 3  
Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Terry A. Frederick, Maia Frederick, 630 Onyx Cave Road, Hamburg, PA 19526-8641
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
cr	+ DITECH FINANCIAL LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
cr	+ Ditech Financial LLC FKA Green Tree Servicing, LLC, 14841 Dallas Parkway, Suite 300, DALLAS, TX 75254-7883
13665500	+ Allied Interstate LLC, P. O. Box 4000, Warrenton, VA 20188-4000
13751071	Bank Of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
13665501	Bank of America, P. O. Box 45224, Jacksonville, FL 32232-5224
13841554	+ Bank of America, N.A., c/o Denise Carlon, Esq., 701 Market Street, Ste 5000, Philadelphia, PA 19106-1541
13665502	+ Best Buy Credit Services, P. O. Box 790441, Saint Louis, MO 63179-0441
13665506	+ Ditech Financial LLC, P. O. Box 6154, Rapid City, SD 57709-6154
13665508	+ Home Depot Credit Services, P. O. Box 790345, Saint Louis, MO 63179-0345
13665509	+ Joshua Frederick, 630 Onyx Cave Road, Hamburg, PA 19526-8641
14332671	LOANCARE, LLC, C/o Mario J. Hanyon, Esq., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
14333468	+ LoanCare, LLC, P.O. Box 8068, Virginia Beach, VA 23450-8068
13759638	+ M&T Bank, PO BOX 1508, Buffalo, New York 14240-1508
13665513	+ NCB Management Services, P. O. Box 1099, Langhorne, PA 19047-6099
13665515	+ Retreat at Lancaster County, 1170 S. State St., Ephrata, PA 17522-2601
13759256	+ Riverfront FCU, 430 South 4th Street, Reading, PA 19602-2698
13665516	+ Riverfront Federal Credit Union, 430 S. Fourth St., Reading, PA 19602-2698
13665517	+ Riverfront Federal Credit Union, P. O. Box 30495, Tampa, FL 33630-3495
13665519	Santander Bank, Mail Code: 10-421-CN2, P. O. Box 12646, Reading, PA 19612-2646
13684889	+ Santander Bank, N.A., 601 Penn Street, 10-6438-FB7, Reading, PA 19601-3563
13665520	SunTrust Bank, P. O. Box 85041, Richmond, VA 23285-5041
13672303	+ SunTrust Bank, Attn: Support Services, PO Box 85092, Richmond, VA 23285-5092
13665522	+ United Collection Bureau, 5620 Southwyck Blvd., Ste. 206, Toledo, OH 43614-1501

TOTAL: 29

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 20 2020 02:05:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Oct 20 2020 02:05:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	Email/PDF: gecsedl@recoverycorp.com	Oct 20 2020 02:18:05	Synchrony Bank, c/o Recovery Management

District/off: 0313-4

User: Keith

Page 2 of 3

Date Rcvd: Oct 19, 2020

Form ID: 138NEW

Total Noticed: 48

			Systems Corporat, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13665504	+ Email/Text: jsanders@cksfin.com	Oct 20 2020 02:05:00	CKS Financial, P. O. Box 2856, Chesapeake, VA 23327-2856
13665505	Email/Text: mrdiscen@discover.com	Oct 20 2020 02:05:00	Discover Card, P. O. Box 30943, Salt Lake City, UT 84130
13831264	+ Email/Text: dsgrdg@ptdprolog.net	Oct 20 2020 02:05:00	David S. Gellert, Esquire, David S. Gellert, P.C., 3506 Perkiomen Avenue, Reading, PA 19606-2711
13672576	+ Email/Text: mrdiscen@discover.com	Oct 20 2020 02:05:00	Discover Bank, Discover Products Inc, POB 3025, New Albany Ohio 43054-3025
13665507	Email/Text: bankruptcy@affglo.com	Oct 20 2020 02:05:00	Global Credit Collection Corp., P. O. Box 129, Linden, MI 48451-0129
13665503	Email/PDF: ais.chase.ebn@americaninfosource.com	Oct 20 2020 02:18:06	Chase, P. O. Box 15298, Wilmington, DE 19850-5298
13665510	+ Email/Text: ebn@ltdfin.com	Oct 20 2020 02:05:00	LTD Financial Services, 7322 Southwest Fwy., Suite 1600, Houston, TX 77074-2134
13665511	Email/Text: camanagement@mtb.com	Oct 20 2020 02:05:00	M & T Bank, P. O. Box 900, Millsboro, DE 19966
13674600	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 20 2020 02:05:00	Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
13698295	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 20 2020 02:17:12	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13665514	Email/PDF: gecsed@recoverycorp.com	Oct 20 2020 02:19:00	PayPal Smart Connect, Synchrony Bank, P. O. Box 965060, Orlando, FL 32896-5060
13673767	Email/PDF: rmsced@recoverycorp.com	Oct 20 2020 02:19:03	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13665518	Email/PDF: gecsed@recoverycorp.com	Oct 20 2020 02:18:05	Sam's Club, Synchrony Bank, P. O. Box 965060, Orlando, FL 32896-5060
13665521	Email/Text: bankruptcymortgage@suntrust.com	Oct 20 2020 02:05:00	SunTrust Bank, P. O. Box 305053, Nashville, TN 37230-5053
13665523	Email/PDF: gecsed@recoverycorp.com	Oct 20 2020 02:19:00	Wal-Mart, Synchrony Bank, P. O. Box 965060, Orlando, FL 32896-5060
13665524	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 20 2020 02:19:02	World's Foremost Bank, P. O. Box 82608, Lincoln, NE 68501-2608

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
13665512	##+	Michael J. Dougherty, Esq., Weltman, Weinberg & Reis Co., 325 Chestnut St., Ste. 501, Philadelphia, PA 19106-2605
jdb	*+	Maia Frederick, 630 Onyx Cave Road, Hamburg, PA 19526-8641

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0313-4

User: Keith

Page 3 of 3

Date Rcvd: Oct 19, 2020

Form ID: 138NEW

Total Noticed: 48

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 21, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 19, 2020 at the address(es) listed below:

Name	Email Address
------	---------------

DAVID S. GELLERT	on behalf of Debtor Terry A. Frederick dsgrdg@ptdprolog.net
------------------	---

DAVID S. GELLERT	on behalf of Joint Debtor Maia Frederick dsgrdg@ptdprolog.net
------------------	---

DENISE ELIZABETH CARLON	on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmlawgroup.com
-------------------------	---

FREDERICK L. REIGLE	on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com ecf_frpa@trustee13.com
---------------------	--

JEROME B. BLANK	on behalf of Creditor LOANCARE LLC paeb@fedphe.com
-----------------	--

LISA MARIE CIOTTI	on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com ecf_frpa@trustee13.com
-------------------	--

MARIO J. HANYON	on behalf of Creditor LOANCARE LLC paeb@fedphe.com
-----------------	--

SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
--------------------------------	-------------------------

THOMAS YOUNG.HAE SONG	on behalf of Creditor LOANCARE LLC paeb@fedphe.com
-----------------------	--

United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
-----------------------	-------------------------------

TOTAL: 10

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

---

In Re: Terry A. Frederick and Maia Frederick  
Debtor(s)

Bankruptcy No: 16-10507-pmm  
Chapter: 13

---

**NOTICE OF DEADLINES**

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.
- ☒ 2. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed **within 30 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.
- ☒ 3. Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing **within 14 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.
4. All objections must be filed with the Clerk at the following address:

United States Bankruptcy Court  
Office of the Clerk, Gateway Building  
201 Penn Street, 1st Floor  
Reading, PA 19601

5. In the absence of any objection, the Court may approve the Trustee's Final Report and Account and enter the Order of Discharge.

For The Court  
Timothy B. McGrath  
Clerk of Court

Dated: 10/19/20